

**UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA**

Virg & Joyce Meyer,  Plaintiffs,  v.  Hunter Warfield, Inc.  Defendant.	Court File No.: _____  <b>Complaint</b>  <b>Jury Trial Demanded</b>
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**PARTIES**

1. Virg and Joyce Meyer are individuals who live in Burnsville, Minnesota and are “consumers” as defined by 15 U.S.C. § 1692a(3).
2. Hunter Warfield, Inc. is a debt collection agency organized in the state of Maryland with a registered office address in Minnesota at 2345 Rice Street, Suite 230, Roseville, MN 55113.
3. Hunter Warfield has a current debt collection license with the Minnesota Department of Commerce and according to its website, it “specializes in revenue recovery for multifamily, commercial, healthcare, financial and funeral care facilities.”
4. Because Hunter Warfield regularly collects consumer debts, it is a “debt collector” as defined by 15 U.S.C. § 1692a(6).



## **JURISDICTION**

5. Jurisdiction arises under 28 U.S.C. § 1331 and under 15 U.S.C. § 1692k(d).
6. Venue is proper in this district because the acts and transactions occurred here and the Meyers and Hunter Warfield both reside here.

## **FACTUAL ALLEGATIONS**

7. In November and December of 2014, as well as in early January of 2015, Hunter Warfield called the Meyers multiple times and left several voice messages.
8. These voice messages stated that Hunter Warfield was attempting to collect a debt from Eric Meyer. No one named Eric Meyer lives with Virg and Joyce Meyer.
9. Because Hunter Warfield regularly collects consumer debts, upon information and belief, the account that they were trying to collect from Eric Meyer was used primarily for personal, family, or household purposes.
10. Upon information and belief, Eric Meyer's account is a "debt" as defined by 15 U.S.C. § 1692a(5).
11. The Meyers do not have a delinquent debt with any creditor.
12. On January 16, 2015, the Meyers wrote a letter to Hunter Warfield notifying them that Eric Meyer did not live with them.
13. The Meyers' letter provided their address and phone number and asked Hunter Warfield stop calling them.



14. Hunter Warfield received the Meyers' letter on January 20, 2015.
15. Despite the Meyers' request that Hunter Warfield stop calling them, Hunter Warfield called the Meyers at least 17 more times in February, March, April and May of 2015.
16. For several of these calls, Hunter Warfield left automated messages again trying to collect a debt from Eric Meyer.
17. These calls were annoying and frustrating to the Meyers.

### **Summary**

18. By continuing to call the Meyers repeatedly after being told to cease further communications, Hunter Warfield violated 15 U.S.C. § 1692c(c).
19. By continuing to call the Meyers repeatedly after being told to stop, Hunter Warfield caused the Meyers' telephone to ring repeatedly with intent to annoy, abuse, or harass any person in violation of 15 U.S.C. § 1692d(5).

### **JURY TRIAL**

20. The Meyers request a jury trial. U.S. CONST. amend. VII. FED. R. CIV. P. 38.

### **CAUSES OF ACTION**

#### **Violations of the Fair Debt Collection Practices Act**

21. Hunter Warfield's calls violated the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et. seq., specifically sections 1692c(c) and 1692d(5).



22. As a result, the Meyers are entitled to statutory damages in an amount up to \$1,000.00 under 15 U.S.C. § 1692k(a)(2)(A); and reasonable attorney's fees and costs under 15 U.S.C. § 1692k(a)(3).

### **PRAYER FOR RELIEF**

The Meyers requests that judgment be entered against Hunter Warfield as follows:

1. For statutory damages of \$1,000.00 under 15 U.S.C. §1692k(a)(2)(A);
2. For the costs of litigation and reasonable attorney's fees under 15 U.S.C. § 1692k(a)(3);

**FRIEDMAN IVERSON, PLLC**

Date: May 18, 2015

*s/ Todd Murray*

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**VERIFICATION OF COMPLAINT AND CERTIFICATION**

STATE OF MINNESOTA       )  
  ) ss  
COUNTY OF HENNEPIN       )

Virg & Joyce Meyer, being sworn, state that:

1. We're the plaintiffs in this case.
2. We've read this complaint prepared by our attorney and we believe that all of the facts contained in it are true, to the best of our knowledge.
3. We believe that this complaint is well-grounded in fact and warranted by existing law or by a good faith argument for the extension, modification, or reversal of existing law.
4. We believe that this complaint is not being brought for any improper purpose, such as to harass the defendant, cause unnecessary delay, or create a needless increase in the cost of litigation to the defendant.
5. We've filed this complaint in good faith and solely for the purposes set forth in it.

Date: May 13, 2015

s/ Virg Meyer

Virg Meyer

Subscribed and sworn to before me  
this 13<sup>th</sup> day of May, 2015

s/ Ronald A. Plante

Notary Public

(additional signature follows)



Date: May 13, 2015

*s/ Joyce Meyer*

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Joyce Meyer

Subscribed and sworn to before me  
this 13<sup>th</sup> day of May, 2015

*s/ Ronald A. Plante*

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Notary Public